

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JANET M. WILLIAMS	§	Case No. 16-81425
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/10/2016.
- 2) The plan was confirmed on 04/14/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/15/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/10/2017, 06/06/2017, 12/05/2017, 01/11/2018.
- 5) The case was dismissed on 01/11/2018.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 2,265.00	
Less amount refunded to debtor(s)	\$ 25.00	
NET RECEIPTS		\$ 2,240.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 175.55	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 175.55
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	16,044.00	16,100.92	16,100.92	1,450.77	613.68
CAPITAL ONE AUTO FINANCE	Uns	0.00	0.00	0.00	0.00	0.00
ILLINOIS DEPARTMENT OF ACCEPTANCE NOW	Pri	2,300.00	1,393.33	1,393.33	0.00	0.00
ATG CREDIT	Uns	3,846.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	177.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,747.00	1,677.39	1,677.39	0.00	0.00
CERTIFIED SVC	Uns	992.00	992.51	992.51	0.00	0.00
CHASE	Uns	104.00	NA	NA	0.00	0.00
OSFMG	Uns	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	78.00	78.00	78.00	0.00	0.00
COMNWLTH FIN	Uns	439.00	439.45	439.45	0.00	0.00
CREDITORS COLLECTION B	Uns	90.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	124.00	NA	NA	0.00	0.00
DPT ED / SLM	Uns	0.00	61,068.16	0.00	0.00	0.00
FIRST PREMIER BANK	Uns	0.00	NA	NA	0.00	0.00
GILVYDIS VEIN CLINIC	Uns	0.00	NA	NA	0.00	0.00
	Uns	450.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MERRICK BANK	Uns	1,497.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERV	Uns	3,190.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	638.00	678.65	678.65	0.00	0.00
US DEP ED	Uns	0.00	NA	NA	0.00	0.00
VISION FINANCIAL SERV	Uns	123.00	NA	NA	0.00	0.00
WOODHAVEN ASSOCIATION	Uns	7,100.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	0.00	200.00	200.00	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	0.00	315.58	315.58	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,554.46	2,554.46	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16,100.92	\$ 1,450.77	\$ 613.68
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 16,100.92	\$ 1,450.77	\$ 613.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,393.33	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 1,393.33	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 6,936.04	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 175.55	
Disbursements to Creditors	\$ 2,064.45	
TOTAL DISBURSEMENTS:		\$ 2,240.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/12/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.